

Appl. No. 09/815,373  
Amdt. dated June 29, 2004  
Reply to Office Action of March 29, 2004

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Please amend claims 1, 4, 5, 10, 11 and 15 as follows:

1. (currently amended) A method of making an electronic currency value available to a user, the method comprising the steps of:

~~verifying the identity of the~~ identifying a user via a portable communications device using the portable communications device for a local authentication and identification of the user without a need for a remote connection to carry out the authentication and identification;

~~identifying a currency value which is associated with accessible to the user via the portable communications device; and~~

making the currency value associated with the identified user accessible to the identified user for use in a transaction.

2. (currently amended) A method according to claim 1, wherein the step of identifying a currency value requires prior verification of the user's identity.

3. (original) A method according to claim 1, further comprising the step of: storing the currency value in a storage medium provided in the portable communications device.

4. (currently amended) Apparatus for accessing electronic currency, the apparatus comprising:

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~~user verification~~ identification means for ~~verifying the identity of~~ identifying a user without a need for a remote connection to carry out the authentication and identification;

~~data processing means for responding to user instructions,~~ the data processing means being operative to identify a currency value associated with the user and make the currency value associated with the identified user accessible to the identified user for use in a transaction;

means for communicating user instructions to the data processing means; and

a portable communications facility for sending and receiving data.

5. (currently amended) Apparatus according to claim 4, wherein the user ~~verification~~ identification means comprises a biometrics recognition device.

6. (original) Apparatus according to claim 4, further comprising data storage means for storing certificated electronic currency values.

7. (original) Apparatus according to claim 4, wherein the data processing means includes means for encrypting and/or decrypting data.

8. (original) Apparatus according to claim 4, wherein the portable communications facility is connectable in data communication with a mobile telephony network.

9. (original) Apparatus according to claim 4, further comprising a local data communications facility.

10. (currently amended) A mobile communications device for allowing a user to access electronic currency, the device comprising:

~~user verification~~ identification means for ~~verifying the identity of~~ identifying a user without a need for a remote connection to carry out the authentication and identification;

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data processing means for responding to user instructions, the data processing means being operative to identify a currency value associated with the user and make the currency value associated with the identified user accessible to the identified user for use in a transaction;

means for communicating user instructions to the data processing means; and  
a portable communications facility for sending and receiving data.

11. (currently amended) A mobile communications device according to claim 10, wherein the user ~~verification~~ identification means comprises a biometrics recognition device.

12. (original) A mobile communications device according to claim 10, further comprising data storage means for storing certificated electronic currency values.

13. (original) A mobile communications device according to claim 10, wherein the data processing means includes means for encrypting and/or decrypting data.

14. (original) A mobile communications device according to claim 10, wherein the portable communications facility is connectable in data communication with a mobile telephony network.

15. (currently amended) A method of securely storing electronic currency values, the method comprising the steps of:

obtaining a biometrics identifier from a user;  
generating a request for a certificated currency value;  
sending the request to a certified currency issuer;  
obtaining a certified currency value from the issuer;

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encrypting the certified currency value in a manner dependent at least in part on the  
biometrics identifier so that encryption and decryption of the certified currency value employs  
information contained in the biometrics identifier; and  
storing the encrypted certified currency value.